

# Banks

Wednesday, 26 September 2007

This site I believe has tried to  
QUANTIFY how the POLICE and the Government have and are Deceiving you,  
by my own Due Diligence in my dealings with both.

With your bank you should not need Due Diligence,  
people do not have time to check individual records on their statements,  
Therefore they must trust their bank.

For those of you looking to open a Bank Account  
I suggest you copy this document and the Statement and ask if  
They apply the same policies.

I believe we MUST again start with some common sense

That if the Bank  
Do not contact you.  
or you do not get any letters from a utility company that their Debit has not been paid.

The bank is happy the way you conduct your Account

A lot of people say they are being cheated by their banks, and in my experience it is only a UK Bank problem.

So the question is can the BANK be proven to be cheating you.

Answer is YES

- 1  
For a Quarter (So you have both bank statements and Quarterly Statement)
- 2  
Reduce your Transactions to just 3 with a total of 200 pounds per month
- 3  
Make sure you put in 300 pounds

Now you receive a Monthly Statement like this  
Along with Quarterly statement like this

We can see very clearly on the Monthly statement  
A line saying that excess above the 750 pounds is being charged at 29%.  
However nothing about REFERRALS  
as indicated in the quarterly statement

We can clearly see the bank is  
Referring the SAME DIRECT DEBITS  
EACH MONTH AND EVERY MONTH and charging 150 pounds  
The Referral is always accepted

What is a Referral

NO INFORMATION is on the MICRO PRINT on the BACK PAGE

The Bank has also Refused todote to  
provide the Information as per this signed document

Therefore we can only surmise how the decision is made.

1

4 or 5 bank managers discuss the 20 pounds debit over coffee  
May be they see which paper aeroplane goes furthest.

2

A Revenue Mechanism  
Allowing the Bank to Charge the account holder  
30 Pounds each time  
To allow your Bank Account to function absolutely normally  
In which the BANK do NOTHING for this sum  
not even pay for a stamp or envelope or ink or Phone call  
in order to contact you.

In-fact it appears it is essential for the Bank to say and do nothing

For this Revenue Mechanism to function as it was designed to

Notification only made every quarter when on a normal account impossible to reference  
As no reference is given on the Monthly statement.

The LEGAL POSITION APPEARS TO BE VERY CLEAR.

Barclays FAILED to Notify me each time they referred said Direct Debit and made said 30 pound charge to the said  
account.

I would have thought 30 pounds would pay for a simple letter

Barclays FAILED to inform me they where Unhappy with my Overdraft

Barclays FAILED on the Statement to explain what a Referral is anywhere even in general as well as which items where  
Referred to specifically

As the account is as stated all these items are very clear  
Irrespective of the common Decency and Trust you expect from your Bank

Therefore sometime in the Future once the PIG Logo is Recognized  
I will Donne my PIG costume and go and protest outside their  
Central London Offices for a day.

In the meantime all I can say is if you are looking to open a Bank Account  
Do not choose any other bank that deals in this way.

```
function clickBank(e) {  
  e = new Event(e);  
  toggleDisplay('img_bank');  
  e.stop();  
}
```

```
function clickReferal(e) {  
  e = new Event(e);  
  toggleDisplay('img_referal');  
  e.stop();  
}
```

```
$('#bank').addEvent('click', clickBank);  
$('#div_bank').addEvent('click', clickBank);
```

```
$('#referal').addEvent('click', clickReferal);  
$('#div_referal').addEvent('click', clickReferal);
```